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Atty.cket No. RSW9-99-118

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Patent Application Transmittal

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

Transmitted herewith for filing is the **Patent Application** of:

Inventor: J. R. Kraemer, et al

For: A Method and System for Identifying Teaser Surfers with Time Series Credit History Background of the Invention

Enclosed are:

- ☒ Ten (10) sheets of drawings.
- ☒ An assignment of the invention to International Business Machines Corporation, Armonk, New York 10504.
- ☐ A certified copy of a _____ application.
- ☐ An associate power of attorney.
- ☒ Declaration and Power of Attorney for Patent Application

The filing fee has been calculated as shown below:

(Col. 1)		(Col. 2)	Other Than Small Entity	
Fee	No. Filed	No. Extra	Rate	Fee
Basic Fee				\$690.00
Total Claims	43-20 =	23	x \$18.00=	\$414.00
Indep. Claims	9 -3 =	6	x \$78.00=	\$468.00
<input type="checkbox"/> Multiple Dependent Claim Presented			\$260.00	\$.00
			Subtotal	\$1392.00
Surcharge-Late Filing Fee or Oath or Declaration			\$130.00	\$.00
			TOTAL	\$1572.00

Deposit Account Authorization

- ☒ Please charge Deposit Account No. 500629 in the amount of \$1572.00 A duplicate copy of this sheet is enclosed.
- ☒ The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 500629. A duplicate copy of this sheet is enclosed.
 - ☒ Any additional filing fees required under 37 C.F.R. §1.16.
 - ☒ Any patent application processing fees under 37 C.F.R. §1.17.

Date: February 16, 2000

Respectfully submitted,

By Gregory M. Doudnikoff
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EXPRESS MAIL CERTIFICATE

Express Mail Label
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I hereby certify that I am depositing the enclosed or attached paper with the U.S. Postal Service "Express Mail Post Office to Addressee" service on the above date, addressed to the Assistant Commissioner of Patents, Washington, D.C. 20231.

Catherine M. Robbins
Catherine M. Robbins

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: J. R. Kraemer, Et al

Serial No.: Group No.:

Filed: Herewith

For: A Method and System for Identifying Teaser Surfers with Time Series Credit History
Background of the Invention

Assistant Commissioner of Patents
Washington, D.C. 20231

EXPRESS MAIL CERTIFICATE

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Date of Deposit: February 16, 2000

WE REQUEST THE DATE OF DEPOSIT AS THE DATE FILED.

I hereby certify that the following **attached** correspondence comprising:

1. Patent Application Transmittal (In Duplicate)
2. Declaration and Power of Attorney
3. Recordation and Assignment
4. Patent Application (37 pages)
5. Formal Drawings (10 sheets)
6. Business Reply Postcard

is being deposited with the United States Postal Service Express Mail Post Office to Addressee service under CFR 1.10 on the date indicated above and is addressed to:

**Assistant Commissioner of Patents
Washington, D.C. 20231**

Catherine M. Robbins
(Name of person mailing paper or fee)

Catherine M. Robbins
(Signature of person mailing paper or fee)